

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/645,521 Confirmation No. : 8780  
Filed : August 22, 2003  
Applicant : Ganesan, et al.  
Title : Electronic Bill Presentment Via a Wide Area  
Communications Network  
  
TC/AU : 3694  
Examiner : Mary Da Zhi Wang Cheung  
  
Docket No. : 23952-0018  
Customer No. : 72386

AMENDMENT UNDER 37 C.F.R. § 1.312

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Prior to the issuance of the above-identified application, please amend the application as follows.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 9 of this paper.

**The Conclusion** begins on page 10 of this paper.

Certificate of Electronic Delivery

I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail  
Stop: Amendment on July 22, 2009.

  
Eva N. Mukasa